

Information to identify the case:

Debtor 1	<u>Luis A Mejia</u>	Social Security number or ITIN	xxx-xx-6509
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Eriny G Mejia</u>	Social Security number or ITIN	xxx-xx-8269
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-34239-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Luis A Mejia

Eriny G Mejia

11/2/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 6
 United States Bankruptcy Court
 District of New Jersey

In re:
 Luis A Mejia
 Eriny G Mejia
 Debtors

Case No. 13-34239-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 66

Date Rcvd: Nov 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2018.

db/jdb
 cr +Luis A Mejia, Eriny G Mejia, 8 Krzynowek Court, Parlin, NJ 08859-3148
 +Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, P.L., 6409 congress Ave., Suite 100,
 Boca Raton, FL 33487-2853
 514331648 +Acs/bank Of America, 501 Bleecker St, Utica, NY 13501-2401
 514331649 Acs/bank Of America, C/o Acs, Utica, NY 13501
 514339602 +Bank of America on behalf of New Jersey HESAA, c/o New Jersey HESAA, PO Box 548,
 Trenton, NJ 08625-0548
 514331683 Department Stores National Bank, c/o FMS, P.O. Box 707601, Tulsa, OK 74170-7601
 514331696 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 514331697 +Experian, P.O. Box 19719, Irvine, CA 92623-9719
 514331709 +IPC Hospitalist Physicians NJ, P.O. Box 8251, Pasadena, CA 91109-8251
 514331713 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, POB 619096, Dallas, TX 75261-9741)
 514931637 +Nationstar Mortgage, POB 630207, Irving, TX 75063-0114
 514572304 +Nationstar Mortgage LLC, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315
 514331715 +Nina Seigelstein MD, C/O Miller Devro and Associates, 3822 River Road,
 Point Pleasant Beach, NJ 08742-2067
 514331716 Obstetrics & Gyn at Holmdel, 704 North Beers St., Holmdel, NJ 07733-1519
 514437211 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
 514331717 +Park Forest, 501 Bleecker St, Utica, NY 13501-2401
 514331718 +Pnc Bank, Po Box 5570, Cleveland, OH 44101-0570
 514331722 #+Progressive Financial Services, Inc., P.O. Box 22083, Tempe, AZ 85285-2083
 514331723 Red Bank Anesthesia, c/o Miller, Devro & Associates, 3822 River Rd.,
 Point Pleasant Beach, NJ 08742-2067
 514331725 Riverview Medical Center, P.O. Box 416940, Boston, MA 02241-6940
 514331731 Sovereign Bank, C/o Dovenmuehle Mo, Schaumburg, IL 60173
 514331732 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
 514331733 +Us Dept Of Education, Attn: Borrowers Service Dept, Po Box 5609,
 Greenville, TX 75403-5609
 514331735 +Valley National Bank, 1720 Route 23 North, Wayne, NJ 07470-7533

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2018 23:23:35 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 02 2018 23:23:31 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514331650 +EDI: NAVIENTFKASMSERV.COM Nov 03 2018 02:43:00 ACS/Bank of America/Education Services,
 Attn: Claims Department, Po Box 9400, Wilkes-Barre, PA 18773-9400
 514331654 EDI: AMEREXPR.COM Nov 03 2018 02:43:00 American Express, P.O. Box 981535,
 El Paso, TX 79998-1535
 514331652 +EDI: BECKLEE.COM Nov 03 2018 02:43:00 American Express, Po Box 3001,
 16 General Warren Blvd, Malvern, PA 19355-1245
 514538934 EDI: BECKLEE.COM Nov 03 2018 02:43:00 American Express Bank, FSB, c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 514331655 EDI: BANKAMER.COM Nov 03 2018 02:43:00 Bank Of America, Attention: Recovery Department,
 4161 Piedmont Pkwy., Greensboro, NC 27410
 514331656 EDI: BANKAMER.COM Nov 03 2018 02:43:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998
 514331662 +EDI: TSYS2.COM Nov 03 2018 02:43:00 Barclays Bank Delaware, Attn: Bankruptcy,
 P.O. Box 8801, Wilmington, DE 19899-8801
 514331663 +EDI: BANKAMER.COM Nov 03 2018 02:43:00 Bk Of Amer,
 Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
 514331674 EDI: CITICORP.COM Nov 03 2018 02:43:00 Childrens Place/Citicorp Credit Services,
 Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195
 514331675 EDI: CITICORP.COM Nov 03 2018 02:43:00 Citibank, Attn: Centralized Bankruptcy,
 Po Box 20363, Kansas City, MO 64195
 514331676 EDI: CITICORP.COM Nov 03 2018 02:43:00 Citibank Usa,
 Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195
 514331667 +EDI: CAPITALONE.COM Nov 03 2018 02:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 514375236 EDI: BL-BECKET.COM Nov 03 2018 02:43:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 514331668 EDI: CHASE.COM Nov 03 2018 02:43:00 Cardmember Services, P.O. Box 15123,
 Wilmington, DE 19886-5123
 514331669 +EDI: CHASE.COM Nov 03 2018 02:43:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 514331678 +EDI: WFNBN.COM Nov 03 2018 02:43:00 Comenity Bank/Chadwicks, Attn: Bankruptcy,
 Po Box 182686, Columbus, OH 43218-2686
 514331679 +EDI: WFNBN.COM Nov 03 2018 02:43:00 Comenity Bank/Dress Barn, Attention: Bankruptcy,
 P.O. Box 182686, Columbus, OH 43218-2686
 514331680 +EDI: WFNBN.COM Nov 03 2018 02:43:00 Comenity Bank/Express, Attn: Bankruptcy,
 P.O. Box 182686, Columbus, OH 43218-2686

District/off: 0312-3

User: admin
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514331681 EDI: RCSDELL.COM Nov 03 2018 02:43:00 Dell Financial Services,
Dell Financial Services Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
514359891 +EDI: TSYS2.COM Nov 03 2018 02:43:00 Department Stores National Bank/Macys,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
514331684 +E-mail/Text: electronicbkydocs@nelnet.net Nov 02 2018 23:23:38 Dept Of Education/neln,
121 S 13th St, Lincoln, NE 68508-1904
514331693 +EDI: DISCOVER.COM Nov 03 2018 02:43:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
514331695 +EDI: TSYS2.COM Nov 03 2018 02:43:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
514331698 +EDI: WFNNB.COM Nov 03 2018 02:43:00 Fashion Bug/soanb, Po Box 84073,
Columbus, GA 31908-4073
514331700 +E-mail/Text: fggbanko@fgny.com Nov 02 2018 23:22:36 Forster, Garbus & Garbus,
7 Banta Place, Hackensack, NJ 07601-5604
514331702 +EDI: RMSC.COM Nov 03 2018 02:43:00 GECRB/ Old Navy, Attention: GEMB, Po Box 103104,
Roswell, GA 30076-9104
514331708 +EDI: RMSC.COM Nov 03 2018 02:43:00 GECRB/Walmart, Walmart/GEMB, Po Box 103104,
Roswell, GA 30076-9104
514331704 +EDI: RMSC.COM Nov 03 2018 02:43:00 Gecrb/gap, Po Box 965005, Orlando, FL 32896-5005
514331705 +EDI: RMSC.COM Nov 03 2018 02:43:00 Gecrb/lord & Tay, Po Box 965015,
Orlando, FL 32896-5015
514331706 +EDI: RMSC.COM Nov 03 2018 02:43:00 Gecrb/tjx Cos, Po Box 965005, Orlando, FL 32896-5005
514331707 +EDI: RMSC.COM Nov 03 2018 02:43:00 Gecrb/tjx Cos Dc, Po Box 965005,
Orlando, FL 32896-5005
514331711 +EDI: CBSKOHLS.COM Nov 03 2018 02:43:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
514331712 E-mail/Text: Meridianbankruptcy@hackensackmeridian.org Nov 02 2018 23:24:14 Meridian Health,
P.O. Box 399, Neptune, NJ 07754-0399
514373956 E-mail/Text: electronicbkydocs@nelnet.net Nov 02 2018 23:23:38
Neln on behalf of US Dept of Education, U.S. Dept of Education,
3015 South Parker Road Suite 400, Aurora CO 80014-2904
514331719 EDI: PRA.COM Nov 03 2018 02:43:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
514331721 EDI: PRA.COM Nov 03 2018 02:43:00 Portfolio Recovery Associates LLC, PO Box 41067,
Norfolk, VA 23541
514555602 EDI: PRA.COM Nov 03 2018 02:43:00 Portfolio Recovery Associates, LLC, c/o Old Navy,
POB 41067, Norfolk VA 23541
514331724 E-mail/Text: Meridianbankruptcy@hackensackmeridian.org Nov 02 2018 23:24:14
Riverview Medical Center, c/o Meridian Health, P.O. Box 399, Neptune, NJ 07754-0399
514331726 +EDI: NAVIENTFKASMSERV.COM Nov 03 2018 02:43:00 Sallie Mae, Attn: Claims Department,
Po Box 9500, Wilkes-Barre, PA 18773-9500
514331727 +EDI: SEARS.COM Nov 03 2018 02:43:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
TOTAL: 42

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514331651* +ACS/Bank of America/Education Services, Attn: Claims Department, Po Box 9400,
Wilkes-Barre, PA 18773-9400
514331653* +American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
514331658* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Attention: Recovery Department,
4161 Piedmont Pkwy., Greensboro, NC 27410)
514331660* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Attention: Recovery Department,
4161 Piedmont Pkwy., Greensboro, NC 27410)
514331661* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Attention: Recovery Department,
4161 Piedmont Pkwy., Greensboro, NC 27410)
514331657* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)
514331659* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)
514331664* +Bk Of Amer, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170,
Simi Valley, CA 93062-5170
514331665* +Bk Of Amer, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170,
Simi Valley, CA 93062-5170
514331666* +Bk Of Amer, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170,
Simi Valley, CA 93062-5170
514331677* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank Usa, Citicorp Credit Services/Attn:Centralize,
Po Box 20507, Kansas City, MO 64195)
514331670* +Chase, Po Box 15298, Wilmington, DE 19850-5298
514331671* +Chase, Po Box 15298, Wilmington, DE 19850-5298
514331672* +Chase, Po Box 15298, Wilmington, DE 19850-5298
514331673* +Chase, Po Box 15298, Wilmington, DE 19850-5298
514331682* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, Dell Financial Services Attn: Bankruptcy,
Po Box 81577, Austin, TX 78708)
514331685* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
514331686* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904

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Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

514331687* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
514331688* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
514331689* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
514331690* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
514331691* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
514331692* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
514331694* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
514331701* +Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
514331703* +GECRB/ Old Navy, Attention: GEMB, Po Box 103104, Roswell, GA 30076-9104
514622912* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: NATIONSTAR MORTGAGE LLC, ATTN: Bankruptcy Department,
PO Box 630267, Irving, TX 75063)
514331714* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, POB 619096, Dallas, TX 75261-9741)
514479589* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, Attn: Bankruptcy Department,
PO Box 630267, Irving, TX 75063)
514331720* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541)
514331728* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
514331729* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
514331730* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
514331734* +Us Dept Of Education, Attn: Borrowers Service Dept, Po Box 5609,
Greenville, TX 75403-5609
514331699 ###FMS Inc., PO Box 707601, Tulsa, OK 74170-7601
514331710 ###Keystone Financial Services, PO Box 730, Allenwood, NJ 08720-0730

TOTALS: 0, * 35, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on November 2, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE LLC cwohrlab@logs.com,
njbankruptcynotifications@logs.com
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC cwohrlab@logs.com,
njbankruptcynotifications@logs.com
Justin M Gillman on behalf of Joint Debtor Eriny G Mejia abgillman@optonline.net,
r47252@notify.bestcase.com
Justin M Gillman on behalf of Debtor Luis A Mejia abgillman@optonline.net,
r47252@notify.bestcase.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com/legerman@rasnj.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Patrick O. Lacsina on behalf of Creditor NATIONSTAR MORTGAGE LLC , PATRICK.LACSINA@GMAIL.COM
TOTAL: 10